

WWR# 040772184

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	BANKRUPTCY NO. 23-21697-CMB
Lynda M Holley	)	
	)	CHAPTER NO. 13
Debtor	)	
	)	Related Document No.6, 7, 10
Byrider Finance, LLC DBA CNAC,	)	
	)	
Movant	)	Hearing Date: 09/14/2023 at 01:30 P.M.
v.	)	
Lynda M Holley, Debtor	)	
Ronda J. Winnecour, Trustee	)	
Respondents	)	

**STIPULATED ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY AND PLAN  
TREATMENT OF BYRIDER FINANCE, LLC DBA CNAC**

Now this 21st day of August, 2023. Upon the Motion of Byrider Finance, LLC DBA CNAC for Relief from Automatic Stay. Upon statements of counsel, the evidence and law:

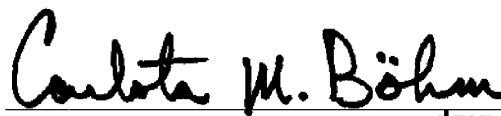
This Court FINDS that Byrider Finance, LLC DBA CNAC, Movant herein, is a creditor that holds a valid security interest in a certain Retail Installment Contract executed by the Debtor on 01/18/2020, for the purchase of a 2012 Hyundai Sonata VIN #5NPEC4AC0CH450381. That Movant consents to being paid for said obligation through the Debtor's Chapter 13 Plan subject to the following provisions:

IT IS ORDERED, ADJUDGED AND DECREED that said relief shall be stayed so long as the Debtor makes each and every plan payment in a timely and complete manner beginning with the August 2023 monthly payment to the Trustee. Movant will review for all payments to be current no less than thirty (30) days after the end of a given month. Should the Debtor default in any plan payment, upon Affidavit of Creditor's counsel or the Trustee, this Order shall be immediately effective without further Order of the Court and Movant shall have relief from the automatic stay. Any Affidavit of Default filed with the Court shall indicate that Creditor's counsel has confirmed that no payments have been made directly to Movant, and that counsel has reviewed the Trustee's internet site and that a default is evident according to the Trustee's records. Additionally, a copy of the Trustee's report showing the default must be attached to the Affidavit.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that said relief shall be stayed so long as the Debtor maintains continuous insurance coverage on the subject vehicle, complying with all requirements as provided in the Retail Installment Contract with Movant. Should the Debtor cancel insurance coverage or should the policy otherwise lapse, upon Affidavit of Creditor's counsel, this Order shall be immediately effective without further Order of the Court and Movant shall have relief from the automatic stay. Any Affidavit of Default filed with the Court shall indicate that Creditor's counsel has confirmed that proof of appropriate coverage has not been received as of the Affidavit date. Additionally, a copy of any underlying insurance cancellation or lapse must be attached to the Affidavit.

Certificate of Notice Page 2 of 3

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Byrider Finance, LLC DBA CNAC's claim in this bankruptcy case shall be treated as secured in the amount of \$7,270, with the remainder as unsecured, and an interest rate of 9.50%. The provisions of this Plan treatment shall be incorporated into any future amended plan that may be filed in this case.



Honorable Carlota M. Böhm  
United States Bankruptcy Judge

dmr

/s/ Garry Masterson

Attorney for Movant  
Garry Masterson Bar No. CA297208  
Weltman, Weinberg & Reis Co LPA  
965 Keynote Circle  
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/s/ Christian M. Rieger

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/s/ Kate DeSimone

For Trustee Ronda J. Winnecour  
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Pittsburgh, PA 15219  
cmecf@chapter13trusteewdpa.com

FILED  
8/21/23 4:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Lynda M. Holley  
Debtor

Case No. 23-21697-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 21, 2023

User: auto  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2023:

Recip ID	Recipient Name and Address
db	+ Lynda M. Holley, 3217 Ward Street, Pittsburgh, PA 15213-4428

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2023 at the address(es) listed below:

Name	Email Address
Christian M Rieger	on behalf of Debtor Lynda M. Holley crierlaw@gmail.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC DBA CNAC pitecf@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5